

Table I.E.4(2004) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.4%	12.6%	13.1%	15.0%	15.3%	19.9%	13.4%	18.5%
Industry group **								
Agric., fish., forest.	17.4%	11.5%	16.3% *	16.4%	25.6%	6.7% *	15.1%	18.0%
Mining and manufacturing	18.8%	14.9%	12.1%	17.7%	15.7%	20.8%	15.7%	19.3%
Construction	13.5%	12.7%	13.7%	14.9%	11.7%	13.7%	13.2%	13.9%
Utilities and transp.	17.3%	13.9% *	15.3%	14.7%	23.3%	16.6%	14.4%	17.6%
Wholesale trade	17.7%	13.8%	14.2%	16.6%	15.7%	21.0%	15.3%	18.7%
Fin. svcs. and real estate	21.6%	12.1%	11.5%	15.1%	16.0%	24.7%	11.9%	23.0%
Retail trade	16.8%	8.2%	12.6%	14.6%	14.7%	19.4%	11.0%	18.3%
Professional services	17.2%	13.1%	13.8%	14.2%	14.6%	19.8%	13.7%	18.1%
Other services	13.8%	13.0%	11.6%	12.2%	12.0%	15.3%	12.7%	14.2%
Ownership								
For profit, incorporated	17.9%	12.7%	12.8%	15.5%	15.2%	20.5%	13.6%	19.0%
For profit, unincorporated	16.5%	11.9%	15.2%	13.6%	17.8%	18.3%	13.3%	17.7%
Nonprofit	16.0%	13.8%	13.1%	13.1%	14.0%	17.9%	12.5%	16.5%
Age of firm								
Less than 5 years	15.6%	11.5%	15.4%	15.2%	20.0%	22.2%	13.7%	18.8%
5-9 years	14.6%	11.4%	11.8%	15.4%	15.4%	17.8%	12.0%	17.0%
10-19 years	14.8%	12.5%	11.7%	15.2%	15.7%	18.3%	13.2%	16.1%
20 or more years	17.5%	13.2%	13.8%	14.9%	14.8%	20.5%	13.8%	18.4%
Unknown	19.4%	6.2% *	7.0% *	14.0%	19.1%	19.4%	12.7% *	19.4%
Multi/single status								
2 or more locations	19.0%	9.2% *	16.4%	15.2%	15.5%	20.1%	15.2%	19.1%
1 location only	13.9%	12.7%	12.7%	14.9%	14.9%	13.9%	13.2%	14.9%
Percent full-time employees								
Less than 25%	13.3%	13.0%	12.6%	11.1%	14.3%	13.7%	11.7%	13.7%
25-49 %	14.3%	15.1%	10.4%	13.1%	15.3%	14.6%	14.2%	14.4%
50-74 %	15.1%	13.3%	11.4%	13.6%	10.7%	17.2%	12.4%	15.8%
75% or more	18.0%	12.4%	13.4%	15.3%	15.8%	20.6%	13.6%	19.1%
Union presence								
No union employees	16.8%	12.7%	12.8%	14.9%	15.2%	20.3%	13.3%	18.2%
Has union employees	18.4%	10.9%	16.4%	17.0%	15.8%	19.1%	16.5%	18.5%
Unknown	19.4%	8.8% *	9.7% *	10.7%	15.1%	19.9%	9.3%	19.6%
Percent low wage employees								
50% or more low wage	16.2%	12.1%	11.8%	11.5%	13.0%	19.2%	11.5%	17.1%
Less than 50% low wage	17.7%	12.7%	13.3%	15.7%	15.8%	20.1%	13.8%	18.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.19%	0.54%	0.43%	0.67%	0.53%	0.31%	0.36%	0.21%
Industry group **								
Agric., fish., forest.	3.42%	2.46%	6.66% *	4.77%	5.98%	3.75% *	3.78%	4.10%
Mining and manufacturing	0.43%	1.64%	1.12%	1.66%	0.79%	0.67%	1.32%	0.55%
Construction	0.84%	1.45%	1.56%	2.67%	1.89%	2.19%	1.16%	1.33%
Utilities and transp.	0.87%	4.83% *	2.93%	2.03%	2.51%	1.14%	3.39%	1.12%
Wholesale trade	0.70%	1.55%	1.47%	1.12%	1.34%	1.89%	0.80%	0.98%
Fin. svcs. and real estate	0.72%	1.35%	1.62%	2.16%	1.27%	1.05%	0.70%	0.71%
Retail trade	0.73%	1.05%	1.87%	1.31%	1.20%	1.06%	0.55%	0.88%
Professional services	0.30%	1.11%	0.84%	0.89%	0.64%	0.36%	0.74%	0.30%
Other services	0.56%	0.96%	0.96%	0.99%	1.37%	1.02%	0.75%	0.75%
Ownership								
For profit, incorporated	0.22%	0.87%	0.40%	0.68%	0.49%	0.45%	0.39%	0.30%
For profit, unincorporated	0.49%	0.95%	1.62%	1.87%	1.87%	0.91%	1.03%	0.50%
Nonprofit	0.56%	1.63%	1.13%	0.93%	0.66%	0.79%	0.94%	0.61%
Age of firm								
Less than 5 years	1.10%	0.98%	1.41%	2.54%	2.69%	3.69%	0.69%	2.26%
5-9 years	0.53%	1.05%	0.93%	1.86%	1.48%	1.96%	0.71%	0.93%
10-19 years	0.59%	0.95%	1.03%	1.08%	1.35%	1.48%	0.74%	0.88%
20 or more years	0.31%	0.85%	0.63%	0.63%	0.54%	0.49%	0.51%	0.38%
Unknown	0.57%	2.79% *	10.02% *	2.98%	2.83%	0.59%	9.58% *	0.57%
Multi/single status								
2 or more locations	0.27%	4.44% *	1.95%	0.55%	0.60%	0.32%	0.41%	0.27%
1 location only	0.39%	0.51%	0.56%	0.86%	0.93%	1.94%	0.38%	0.66%
Percent full-time employees								
Less than 25%	1.34%	2.79%	2.42%	2.73%	1.88%	2.37%	1.41%	1.58%
25-49 %	1.24%	2.09%	1.69%	2.60%	1.85%	1.50%	1.45%	1.42%
50-74 %	0.50%	0.99%	1.03%	1.58%	1.03%	0.57%	0.81%	0.67%
75% or more	0.23%	0.66%	0.38%	0.69%	0.55%	0.41%	0.36%	0.25%
Union presence								
No union employees	0.23%	0.56%	0.41%	0.47%	0.45%	0.49%	0.35%	0.22%
Has union employees	0.41%	2.09%	2.55%	3.47%	2.21%	0.53%	1.95%	0.51%
Unknown	0.46%	3.90% *	3.06% *	3.05%	1.69%	0.45%	2.30%	0.45%
Percent low wage employees								
50% or more low wage	0.56%	0.96%	1.76%	1.14%	0.80%	0.69%	0.90%	0.65%
Less than 50% low wage	0.20%	0.55%	0.42%	0.71%	0.66%	0.32%	0.37%	0.23%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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